

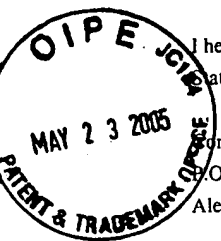
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PTO/SB/21 (09-04)

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/991,497
	Filing Date	November 15, 2001
	First Named Inventor	Terry Allen-Rouman et al.
	Art Unit	3628
	Examiner Name	Siegfried E. Chencinski
	Attorney Docket Number	020375-002720US
Total Number of Pages in This Submission		

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard, Copies of eleven (11) cited non-patent literature references
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	Townsend and Townsend and Crew LLP	
Signature		
Printed name	Thomas Franklin	
Date	5/18/05	Reg. No. 43,616

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Attorney Docket No.: 020375-002720US

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On MAY 19, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Nicole M. Wartell
Nicole M. Wartell

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Terry Allen-Rouman, et al.

Application No.: 09/991,497

Filed: November 15, 2001

For: ONLINE FUNDS TRANSFER
METHOD

Examiner: Chencinski, Siegfried E.

Art Unit: 3628

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

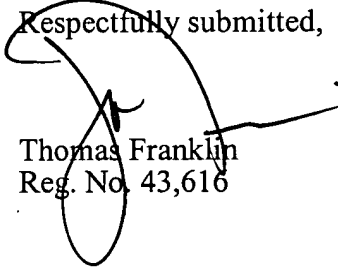
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references [excluding cited U.S. Patents, U.S. Patent Application publications, and appropriate IFW-stored, pending U.S. Patent Applications and portions thereof, per 1287 OG 163] are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

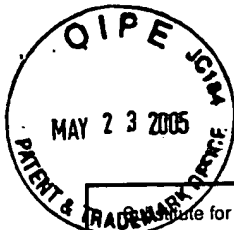
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Thomas Franklin
Reg. No. 43,616

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60495223 v1



INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known	
			Application Number	09/991,497
			Filing Date	November 15, 2001
			First Named Inventor	Allen-Rouman, Terry
			Art Unit	3628
			Examiner Name	Chencinski, Siegfried E.
Sheet 1	of 2	Attorney Docket Number	020375-002720US	

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-5,326,960	07-05-1994	Tannenbaum	
	A2	US-5,350,906	09-27-1994	Brody et al.	
	A3	US-6,351,739 B1	02-26-2002	Egendorf	
	A4				

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	B1							<input type="checkbox"/>
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60495223 v1

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	09/991,497	
			Filing Date	November 15, 2001	
			First Named Inventor	Allen-Rouman, Terry	
			Art Unit	3628	
			Examiner Name	Chencinski, Siegfried E.	
Sheet	2	of	2	Attorney Docket Number	020375-002720US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.	
	C2	AUTHOR UNKNOWN "PayPal News", www.andrys.com/paypal.html, published prior to 2003, 3 pages.	
	C3	AUTHOR UNKNOWN "PayPal.com Case Study" http://fox.rollins.edu/~slackman/paypal.htm, 2001, 6 pages.	
	C4	BONEH, DAN "Beaming Money by Email is Web's Next killer App", PR Newswire, 16 Nov. 1999, pp. 1-4.	
	C5	BUSINESS EDITORS AND HIGH-TECH WRITERS "billserv.com Launches bills.com, an Internet Portal for Consumers to Pay Bills Online at No Cost" Business Wire, 22 Feb. 2000, pp. 1-2, New York.	
	C6	CONFINITY, INC. "PayPal for the Palm", www.handheldnew.com/file.asp?ObjectID=5401, published prior to Oct. 2003, 2 pages	
	C7	EPPER HOFFMAN, KAREN "PayPal Still Running Free, But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank" Bank Technology News, published between 2001-2003, www.banktechnews.com/btn/articles/btnoct01-13.shtml, 3 pages.	
	C8	LATOUR, ALMAR "PayPal Electronic Plan May be On the Money in Years to Come", The Wall Street Journal Interactive Edition, 15 Nov. 1999, downloaded from www.paypal.com/html/wsj.html, 2 pages.	
	C9	PLOTKIN, HAL "Beam Me Up Some Cash" Silicon Valley Insider, 8 Sept. 1999, www.halplotkin.com/cnbcs029.htm, 3 pages.	
	C10	STEINER, INA "PayPal Online Payment Service- Another Way to Pay for Auction Items" www.auctionbytes.com, 20 Feb. 2000, 4 pages.	
	C11	WIJNEN, RENE "You've Got Money!", Bank Technology News, June 2000, pp. 1-4, Vol. 13, Issue 6, New York.	
	C12		

Examiner Signature		Date Considered	
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